

MONTANA NATIONAL BANKS AND TRUST COMPANIES
(Cities with branches are in italics)

AbsarokeeUnited Bank, N.A.
 Columbus
BridgerBank of Bridger, N.A.
 Montana:
 Butte Harlem Joliet Red Lodge
 Wyoming:
 Greybull Lovell Powell
Ekalaka.....The First National Bank of Ekalaka
Fairfield.....First National Bank
 Vaughn
HelenaMountain West Bank, N.A.
 Bozeman Great Falls Missoula
KalispellMountain West Bank of Kalispell, N.A.
 Whitefish
LibbyFirst National Bank of Montana, Inc.
 Anaconda Bozeman Butte Kalispell
 Missoula Troy
Polson.....First Citizens Bank of Polson, N.A.
 East Missoula
Twin Bridges.....Ruby Valley National Bank
 Sheridan
White Sulphur
SpringsBank of the Rockies, N.A.
 Clyde Park Emigrant Helena Lewistown
 Livingston

Cities with branches of out-of-state banks operating in Montana
(permitted under law effective October 1, 2001)
Browning – Native American Bank, N.A., Denver, Colorado
Fairview – First Security Bank-West, Beulah, ND

Billings, Bozeman, Butte, Chester, Fort Benton, Glendive, Great Falls,
Hamilton, Havre, Helena, Kalispell, Miles City, Missoula, Shelby –
U.S. Bank National Association, Cincinnati, OH

Anaconda, Baker, Big Sandy, Billings, Bozeman, Butte, Chester,
Chinook, Circle, Conrad, Dillon, Forsyth, Glasgow, Great Falls,
Havre, Helena, Kalispell, Lewistown, Livingston, Missoula, Red
Lodge, Roundup, Rudyard, Shelby, Sidney, Superior, Valier – Wells
Fargo Bank, National Association, Sioux Falls, SD

No. 279

**ABSTRACT OF REPORTS
OF CONDITION
OF
MONTANA
STATE BANKS
AND
TRUST COMPANIES**

**NATIONAL BANKS
AND
TRUST COMPANIES**

December 31, 2008

Janet KellyDirector, Department
of Administration
Annie M. GoodwinCommissioner of Banking
& Financial Institutions

OFFICE STAFF

David NovotnyDeputy Commissioner
James DarflerChief Examiner
Kelly O'SullivanAttorney
Christopher RomanoOffice Supervisor
Donna ZollingerAdministrative Support

HELENA AREA EXAMINERS

Patricia DohertyBank Examination Manager
Paul StaudoharSenior Bank Examiner
Michael DuffyBank Examiner
Tamara PeltomaaBank Examiner
Eric HayhurstBank Examiner
Sean HayBank Examiner

BILLINGS AREA EXAMINERS

Victoria BakkenBank Examiner
Joseph KuntzBank Examiner
Richard ChristiansonBank Examiner
Cara GreynBank Examiner
Chad DockterBank Examiner

**Aggregate Assets, Liabilities and Capital of 64 state banks and 1 trust companies, December 31, 2008,
compared with 65 state banks and 2 trust companies, December 31, 2007.**

	(000 omitted)			
	December 31		Increase/Decrease	
	2008	2007	\$\$	%
ASSETS				
Cash and Balances Due from Banks.....	\$746,661	\$744,530	\$2,131	0.29
Securities - Held to Maturity.....	233,538	232,196	1,342	0.58
Securities - Available for Sale.....	2,691,193	2,455,380	235,813	9.60
Securities - Held for Trading.....	0	0	0	0.00
Total Securities.....	2,924,731	2,687,576	237,155	8.82
Funds Sold & Repurchase Agreements.....	362,074	296,937	65,137	21.94
Loans and Leases.....	12,134,849	10,990,404	1,144,445	10.41
Less: Allowance for Loan and Lease Losses.....	199,460	157,015	42,445	27.03
Net Loans and Leases.....	11,935,389	10,833,389	1,102,000	10.17
Fixed Assets.....	395,637	382,684	12,953	3.38
Other Real Estate Owned.....	26,723	15,360	11,363	73.98
Other Assets.....	564,140	564,124	16	0.00
TOTAL ASSETS	\$16,955,355	\$15,524,600	\$1,430,755	9.22
LIABILITIES				
Interest-Bearing Deposits.....	\$10,239,936	\$9,419,627	\$820,309	8.71
Non-Interest-Bearing Deposits.....	2,438,449	2,459,806	(21,357)	(0.87)
Funds Purchased & Repurchase Agreements.....	1,122,906	1,115,120	7,786	0.70
Demand Notes.....	0	0	0	0.00
Other Borrowed Funds.....	1,320,735	785,272	535,463	68.19
Other Liabilities.....	104,739	117,128	(12,389)	(10.58)
TOTAL LIABILITIES	\$15,226,765	\$13,896,953	1,329,812	9.57
CAPITAL				
Subordinated Notes and Debentures.....	\$30,000	\$15,000	15,000	N/A
Preferred Stock.....	0	0	0	0.00
Common Stock.....	124,615	124,555	60	0.05
Surplus.....	981,337	940,532	40,805	4.34
Undivided Profits and Capital Reserves.....	576,265	544,769	31,496	5.78
Other Equity Capital Components.....	16,373	2,791	13,582	486.64
TOTAL CAPITAL	\$1,728,590	\$1,627,647	100,943	6.20
TOTAL LIABILITIES AND CAPITAL	\$16,955,355	\$15,524,600	\$1,430,755	9.22

STATE BANKS	December 31,	
	2008	2007
Total Loans and Leases to Total Assets.....	70.74%	70.08%
Total Loans and Leases to Total Deposits.....	95.71%	92.52%
Total Capital and Reserve Accounts to Total Assets.....	11.24%	11.38%
Tier 1 Capital to Total Assets.....	10.02%	10.39%
Allowance for Loan and Lease Losses to Total Loans.....	1.64%	1.43%

Aggregate Assets, Liabilities and Capital of 10 national banks, December 31, 2008, compared with 11 national banks, December 31, 2007. Compiled from information provided by Montana national banks.

	(000 omitted)			
	December 31		Increase/Decrease	
	2008	2007	\$\$	%
ASSETS				
Cash and Balances Due from Banks.....	\$106,955	\$59,161	\$47,794	80.79
Securities - Held to Maturity.....	40,575	33,951	6,624	19.51
Securities - Available for Sale.....	186,544	149,758	36,786	24.56
Securities - Held for Trading.....	0	0	0	0.00
Total Securities	227,119	183,709	43,410	23.63
Funds Sold & Repurchase Agreements.....	20,075	48,816	(28,741)	(58.88)
Loans and Leases.....	1,334,641	1,359,382	(24,741)	(1.82)
Less: Allowance for Loan and Lease Losses.....	20,463	18,306	2,157	11.78
Net Loans and Leases	1,314,178	1,341,076	(26,898)	(2.01)
Fixed Assets.....	61,906	62,130	(224)	(0.36)
Other Real Estate Owned.....	10,106	4,834	5,272	109.06
Other Assets.....	47,270	44,954	2,316	5.15
TOTAL ASSETS	\$1,787,609	\$1,744,680	\$42,929	2.46
LIABILITIES				
Interest-Bearing Deposits.....	\$1,270,759	\$1,218,442	\$52,317	4.29
Non-Interest-Bearing Deposits.....	205,965	234,194	(28,229)	(12.05)
Funds Purchased & Repurchase Agreements.....	21,302	21,837	(535)	(2.45)
Demand Notes.....	0	0	0	N/A
Other Borrowed Funds.....	106,536	91,047	15,489	17.01
Other Liabilities.....	17,484	18,923	(1,439)	(7.60)
TOTAL LIABILITIES	\$1,622,046	\$1,584,443	37,603	2.37
CAPITAL				
Subordinated Notes and Debentures.....	\$0	\$0	0	0.00
Preferred Stock.....	0	0	0	0.00
Common Stock.....	14,566	14,266	300	2.10
Surplus.....	40,484	40,584	(100)	(0.25)
Undivided Profits and Capital Reserves.....	109,164	105,041	4,123	3.93
Other Equity Capital Components.....	1,349	346	1,003	N/A
TOTAL CAPITAL	\$165,563	\$160,237	5,326	3.32
TOTAL LIABILITIES AND CAPITAL	\$1,787,609	\$1,744,680	\$42,929	2.46
GRAND TOTAL - ALL BANKS IN MONTANA	\$18,742,964	\$17,269,280	\$1,473,684	8.53

NATIONAL BANKS	December 31,	
	2008	2007
Total Loans and Leases to Total Assets.....	73.82%	77.11%
Total Loans and Leases to Total Deposits.....	90.38%	93.58%
Total Capital and Reserve Accounts to Total Assets.....	10.29%	10.13%
Tier 1 Capital to Total Assets.....	9.26%	9.18%
Allowance for Loan and Lease Losses to Total Loans.....	1.53%	1.35%

MONTANA STATE BANKS AND TRUST COMPANIES

(Cities with branches are in italics)

Baker.....	The Bank of Baker			
Belt.....	Belt Valley Bank (f)			
Bigfork.....	Flathead Bank of Bigfork <i>Belgrade Cut Bank Ennis Lakeside</i>			
Big Timber.....	Citizens Bank & Trust Co. (f) <i>Harlowton Ryegate</i>			
Billings.....	Beartooth Bank First Interstate Bank (f)			
	<i>Montana:</i>			
	<i>Belgrade Bozeman Colstrip Eureka</i>			
	<i>Evergreen Gardiner Great Falls Hamilton</i>			
	<i>Hardin Helena Kalispell Lame Deer</i>			
	<i>Livingston Miles City Missoula Polson</i>			
	<i>Red Lodge Whitefish</i>			
	<i>Wyoming:</i>			
	<i>Buffalo Casper Cheyenne Gillette</i>			
	<i>Jackson Jackson Hole Lander</i>			
	<i>Laramie Mills Riverton Sheridan</i>			
	<i>Rocky Mountain Bank</i>			
	<i>Bigfork Bozeman Kalispell Plains</i>			
	<i>Plentywood Stevensville Whitehall</i>			
	<i>Western Security Bank (f)</i>			
	<i>Laurel</i>			
Boulder.....	First Boulder Valley Bank <i>Montana City</i>			
Bozeman.....	American Bank (f) <i>Big Sky Big Timber Livingston Whitefish</i>			
	Bank of Bozeman			
	Big Sky Western Bank (f) <i>Belgrade Big Sky Four Corners</i>			
	First Security Bank <i>Belgrade Big Sky Fort Benton</i>			
	<i>Three Forks West Yellowstone</i>			
	<i>The TrustPeople, Inc.</i>			
Butte.....	First Citizens Bank (f)			
Cascade.....	Stockmens Bank (f)			
Choteau.....	The Citizens' State Bank of Choteau (f)			
Columbia Falls ...	Freedom Bank			
Deer Lodge	The First Security Bank of Deer Lodge			
	Peoples Bank of Deer Lodge			
Denton.....	Farmers State Bank of Denton (f)			
Dillon.....	State Bank & Trust Co.			
Dutton.....	Dutton State Bank			
Ennis	First Madison Valley Bank <i>West Yellowstone</i>			
Forsyth	First State Bank of Forsyth			
Glasgow.....	First Community Bank (f) <i>Ashland Culbertson Froid Helena</i>			
	<i>Hinsdale Three Forks Wolf Point</i>			
	Valley Bank of Glasgow (f)			
Glendive	Community First Bank			
Great Falls.....	Prairie Mountain Bank			
Hamilton.....	Ravalli County Bank (f) <i>Corvallis Stevensville</i>			
Hardin.....	Little Horn State Bank <i>Billings Laurel Lockwood</i>			
Havre.....	Independence Bank <i>Glasgow Malta Poplar Scobey</i>			
Helena.....	First Security Bank <i>Valley Bank of Helena (f)</i>			
	<i>East Helena</i>			
Jordan	Garfield County Bank			

Kalispell	Glacier Bank (f)			
	Anaconda Bigfork Butte			
	Columbia Falls Eureka Evergreen Libby			
	Polson Whitefish			
	Three Rivers Bank of Montana			
	Valley Bank			
	West One Bank			
Laurel	Yellowstone Bank (f)			
	Absarokee Billings Bozeman Columbus			
Lewistown.....	First Bank of Montana (f) *			
	Chinook			
Lincoln.....	First Bank of Lincoln			
Lolo	Bitterroot Valley Bank			
	Bonner Frenchtown Missoula St. Regis			
Malta	First Security Bank of Malta (f)			
	First State Bank (f)			
Manhattan	Manhattan Bank			
	Amsterdam Three Forks			
Miles City	Stockman Bank of Montana			
	Billings Belgrade Bozeman Conrad			
	Cut Bank Dillon Glendive Great Falls			
	Hayre Hysham Plentywood Richey			
	Sidney Terry Wibaux Worden			
Missoula.....	Community Bank – Missoula, Inc. (f)			
	First Security Bank of Missoula (f)			
	Corvallis Hamilton Plains Thompson Falls			
	Bank of Montana***			
	Treasure State Bank**			
Philipsburg	Flint Creek Valley Bank (f)			
	Butte Drummond			
Plentywood	Montana State Bank (f)			
Polson	Eagle Bank			
Ronan	Community Bank, Inc. (f)			
	Pablo Polson			
	Valley Bank of Ronan (f)			
	Arlee Hot Springs Pablo Polson			
	St. Ignatius Thompson Falls			
Roundup	First Security Bank of Roundup			
St. Ignatius.....	Lake County Bank (f)			
Seeley Lake	First Valley Bank			
Shelby	The First State Bank of Shelby			
Sidney	1st Bank (f)			
	Broadus			
Stanford	Basin State Bank			
	Geraldine Lewistown			
Townsend	State Bank of Townsend (f)			
Victor.....	Farmers State Bank (f)			
	Darby Florence Hamilton Missoula			
	Lolo Stevensville			
Wolf Point	Western Bank of Wolf Point (f)			

(f) Member of the Federal Reserve System

*Converted from national to state charter 6-21-07

**Opened 1-3-07

***Opened 11-27-07

30 60

STATE BANKING BOARD ACTIONS:

None.

DIVISION OF BANKING AND FINANCIAL INSTITUTIONS ADMINISTRATIVE ACTIONS:

None.

35
63